

**Information to identify the case:**

Debtor 1	<u>William D. Smith</u>	Social Security number or ITIN	xxx-xx-9873
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Christina M. Smith</u>	Social Security number or ITIN	xxx-xx-4410
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-23462-GLT			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William D. Smith

Christina M. Smith  
aka Christie M. Smith4/14/25**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
William D. Smith  
Christina M. Smith  
Debtors

Case No. 19-23462-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 5

Date Rcvd: Apr 14, 2025

Form ID: 3180W

Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ William D. Smith, Christina M. Smith, 14 High Point Circle, Harrison City, PA 15636-1314
cr	+ CONVENTIONAL/ FHA/VA/RHS: Nationstar Mortgage LLC, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
15116116	Department of Education, Fedloan Servicing, PO Box 790234, Saint Louis, MO 63179-0234
15116117	Discover, PO Box 742655, Cincinnati, OH 45274-2655
15116133	Sears CBNA, PO Box 90010055, Louisville, KY 40290-1055

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 15 2025 04:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 15 2025 04:46:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 15 2025 01:09:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr	+ EDI: PRA.COM	Apr 15 2025 04:46:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Apr 15 2025 04:46:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 15 2025 01:09:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15116102	EDI: CITICORP	Apr 15 2025 04:46:00	American Express Macys, PO Box 78008, Phoenix, AZ 85062-8008
15133404	+ EDI: CITICORP	Apr 15 2025 04:46:00	Amex/Bankruptcy, Po Box 8218, Mason, OH 45040-8218
15133405	+ Email/PDF: bncnotices@becket-lee.com	Apr 15 2025 01:42:41	Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15116103	EDI: CITICORP	Apr 15 2025 04:46:00	Best Buy, PO Box 9001007, Louisville, KY 40290-1007
15133411	+ EDI: CAPITALONE.COM	Apr 15 2025 04:46:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15116104	EDI: CAPITALONE.COM	Apr 15 2025 04:46:00	Capital One, PO Box 71083, Charlotte, NC

District/off: 0315-2

User: auto

Page 2 of 5

Date Rcvd: Apr 14, 2025

Form ID: 3180W

Total Noticed: 60

			28272-1083
15133407	+ EDI: CAPITALONE.COM	Apr 15 2025 04:46:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15135800	EDI: CAPITALONE.COM	Apr 15 2025 04:46:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15146343	Email/PDF: bncnotices@becket-lee.com	Apr 15 2025 01:42:31	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15116108	EDI: CITICORP	Apr 15 2025 04:46:00	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15153330	EDI: CITICORP	Apr 15 2025 04:46:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15133422	+ EDI: WFNNB.COM	Apr 15 2025 04:46:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15133421	+ EDI: WFNNB.COM	Apr 15 2025 04:46:00	Comenity Bank/Lane Bryant, Po Box 182789, Columbus, OH 43218-2789
15116114	Email/PDF: creditonebknnotifications@resurgent.com	Apr 15 2025 01:20:49	Credit One, PO Box 60500, City Of Industry, CA 91716-0500
15133428	EDI: DISCOVER	Apr 15 2025 04:46:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15133427	EDI: DISCOVER	Apr 15 2025 04:46:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15153571	EDI: Q3G.COM	Apr 15 2025 04:46:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15120577	EDI: DISCOVER	Apr 15 2025 04:46:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15116120	Email/Text: collecadminbankruptcy@fnni.com	Apr 15 2025 01:09:00	FNB Omaha, PO Box 2557, Omaha, NE 68103-2557
15125693	Email/Text: collecadminbankruptcy@fnni.com	Apr 15 2025 01:09:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
15138764	Email/Text: EBNBKNOT@ford.com	Apr 15 2025 01:11:00	Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962-2180
15133431	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 15 2025 01:09:00	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15116119	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 15 2025 01:09:00	First National Bank, 4140 E. State St., Hermitage, PA 16148-3401
15116118	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 15 2025 01:09:00	First National Bank of Pennsylvania, 4140 E. State St., Hermitage, PA 16148-3401
15116121	Email/Text: EBNBKNOT@ford.com	Apr 15 2025 01:11:00	Ford Credit, PO Box 220564, Pittsburgh, PA 15257-2564
15116122	EDI: CITICORP	Apr 15 2025 04:46:00	Home Depot, c/o Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
15151085	EDI: JEFFERSONCAP.COM	Apr 15 2025 04:46:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15116123	EDI: CAPITALONE.COM	Apr 15 2025 04:46:00	Kohl, PO Box 2983, Milwaukee, WI 53201-2983
15133437	+ EDI: CAPITALONE.COM	Apr 15 2025 04:46:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15133436	+ EDI: CAPITALONE.COM	Apr 15 2025 04:46:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15149425	Email/PDF: resurgentbknnotifications@resurgent.com		

District/off: 0315-2

User: auto

Page 3 of 5

Date Rcvd: Apr 14, 2025

Form ID: 3180W

Total Noticed: 60

		Apr 15 2025 01:20:49	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15116124	EDI: WFNNB.COM		
		Apr 15 2025 04:46:00	Lane Bryant, PO Box 659728, San Antonio, TX 78265-9728
15116125	EDI: SYNC		
		Apr 15 2025 04:46:00	Levin, c/o Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
15116126	EDI: SYNC		
		Apr 15 2025 04:46:00	Lowes, c/o Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
15133440	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Apr 15 2025 01:09:00	Mr. Cooper, 350 Highland, Houston, TX 77009-6623
15116128	EDI: CITICORP		
		Apr 15 2025 04:46:00	NTB Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
15116127	Email/Text: nsm_bk_notices@mrcooper.com		
		Apr 15 2025 01:09:00	Nation Star Mortgage, c/o Mr. Cooper, PO Box 60516, City of Industry, CA 91716-0516
15136626	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Apr 15 2025 01:09:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
15116130	EDI: SYNC		
		Apr 15 2025 04:46:00	Old Navy, c/o Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
15509018	EDI: PRA.COM		
		Apr 15 2025 04:46:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15153811	EDI: PRA.COM		
		Apr 15 2025 04:46:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15116131	EDI: SYNC		
		Apr 15 2025 04:46:00	Paypal, PO Box 71202, Charlotte, NC 28272-1202
15152209	^ MEBN		
		Apr 15 2025 01:09:36	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15116404	^ MEBN		
		Apr 15 2025 01:09:37	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15133448	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Apr 15 2025 01:10:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52408-8026
15133447	Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Apr 15 2025 01:10:00	Toyota Financial Services, 111 W 22nd St, Oakbrook, IL 60521
15136961	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		Apr 15 2025 01:09:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15116134	Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Apr 15 2025 01:10:00	Toyotota Financial Serivces, PO Box 5855, Carol Stream, IL 60197-5855
15146013	EDI: AIS.COM		
		Apr 15 2025 04:46:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 55

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Toyota Motor Credit Corporation
15133406	*	Best Buy, PO Box 9001007, Louisville, KY 40290-1007
15133412	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15133413	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15133414	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

District/off: 0315-2

User: auto

Page 4 of 5

Date Rcvd: Apr 14, 2025

Form ID: 3180W

Total Noticed: 60

15116105	*	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15116106	*	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15116107	*	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15133408	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15133409	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15133410	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15116109	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15116110	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15116111	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15116112	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15116113	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15133415	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15133416	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15133417	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15133418	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15133419	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15133420	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15116115	*	Credit One, PO Box 60500, City Of Industry, CA 91716-0500
15133423	*	Credit One, PO Box 60500, City Of Industry, CA 91716-0500
15133424	*	Credit One, PO Box 60500, City Of Industry, CA 91716-0500
15133425	*	Department of Education, Fedloan Servicing, PO Box 790234, Saint Louis, MO 63179-0234
15133426	*	Discover, PO Box 742655, Cincinnati, OH 45274-2655
15133433	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3113, OMAHA NE 68102-1593, address filed with court., FNB Omaha, PO Box 2557, Omaha, NE 68103-2557
15133432	*+	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15133429	*+	First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15133430	*+	First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15133434	*	Ford Credit, PO Box 220564, Pittsburgh, PA 15257-2564
15133435	*	Home Depot, c/o Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
15133438	*	Levin, c/o Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
15133439	*	Lowe's, c/o Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
15116129	*	NTB Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
15133441	*	NTB Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
15133442	*	NTB Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
15133443	*	Old Navy, c/o Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
15509030	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15116132	*	Paypal, PO Box 71202, Charlotte, NC 28272-1202
15133444	*	Paypal, PO Box 71202, Charlotte, NC 28272-1202
15133445	*	Paypal, PO Box 71202, Charlotte, NC 28272-1202
15133446	*	Sears CBNA, PO Box 90010055, Louisville, KY 40290-1055

TOTAL: 3 Undeliverable, 43 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 16, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2025 at the address(es) listed below:**

District/off: 0315-2

User: auto

Page 5 of 5

Date Rcvd: Apr 14, 2025

Form ID: 3180W

Total Noticed: 60

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Denise Carlon	on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pakb@logs.com logsecf@logs.com
Lauren M. Lamb	on behalf of Joint Debtor Christina M. Smith julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Lauren M. Lamb	on behalf of Debtor William D. Smith julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Mario J. Hanyon	on behalf of Creditor Nationstar Mortgage LLC wbecf@brockandscott.com mario.hanyon@brockandscott.com
Matthew Fissel	on behalf of Creditor CONVENTIONAL/ FHA/VA/RHS: Nationstar Mortgage LLC d/b/a Mr. Cooper matthew.fissel@brockandscott.com wbecf@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Stephen Russell Franks	on behalf of Creditor Nationstar Mortgage LLC amps@manleydeas.com
TOTAL: 13	